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Mail Stop Amendment Commissioner for Patents	571-273-8300	

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RE: U.S. Serial No. 09/648,575

MESSAGE:

Amendment and Reply (5 pgs.)

Thank you.

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CONFIRMATION NO.:

CLIENT MATTER NO.: 33081.0500

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Date: April 12, 2006By: Deborah A. Min**IN THE UNITED STATES PATENT AND TRADEMARK OFFICE****PATENT**

Applicants:	Brian D. Lesk	Docket No.:	33081.0500
Serial No.:	09/648,575	Examiner:	Nga B. Nguyen
Filed:	August 25, 2000	Group Art Unit:	3628
Title:	METHOD AND APPARATUS FOR A PERSONAL FINANCIAL SERVICE PROVIDER	Confirmation No.:	5787

AMENDMENT AND REPLY

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Dear Commissioner:

In reply to the Final Office Action dated January 17, 2006, of which this Reply is within the shortened three month statutory period for reply, please consider the following remarks:

Amendments to the Claims are reflected in the listing of claims which begins on page 2 of this paper.

Remarks/Arguments begin on page 4 of this paper.